Savings Plans: PEG, PERECO and PERO

Where can I find information on the different plans?

N° vert (free): 0 800 827 121

monepargne.ere.bnpparibas

App Mon Epargne Entreprise

Android

iOS

Your contacts within the CFTC

- Xavier PERROT : 06 82 46 37 83
- Patrick MOREAU : 06 89 95 69 36
- François SOENEN : 06 89 95 69 51

	PEG ou PEE **Corporate Savings Plan ou Group Saving Plan**
Objectives	Build up matched savings, locked for 5 years, with possibility of early release.
Funding	**Participation and/or Profit-sharing** tax-free if invested in PEG/PEE. **Voluntary monthly payments** from July to December or one-time payment in December
Contribution	Up to €1,800 gross The employer contribution is reserved for employees. Schneider Electric retirees who have retained their PEG may benefit from the 15% discount on the WESOP.
Management	• No entry or exit fees. • The option to switch between funds in Mon Epargne Entreprise, free of charge
In case of early release	Savings are frozen for five years, except in the following cases: • purchase, extension or energy-efficient renovation of the main residence, • marriage, civil partnership, divorce, separation, dissolution of a civil partnership (PACS), • birth or adoption of a third child or subsequent children, • domestic violence, disability, death of spouse/civil partner, • excessive debt, termination of employment contract, • purchase of a low-emission vehicle, • caregiving responsibilities for a family member.
Exit & taxation	Not subject to income tax, but capital gains are subject to social security contributions (18.6%).
Voluntary payment (VV)(1)	Not deductible from taxable income
In case of departure	**In the event of departure** (resignation, contractual termination, dismissal) The account can be kept but is subject to management fees (approx €35/year). Please remember to update your contact details, particularly your personal email address.

(1) Voluntary PEG + PERECO payments: you can contribute up to 25 % of your gross remuneration into your employee savings scheme across all savings plans